

United States Bankruptcy Court
NORTHERN DISTRICT OF ALABAMA
Southern Division
1800 5th Avenue North
Room 120
Birmingham, AL 35203

Case No. 05-13100-TBB7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Demetrius DuWayne Caldwell
350 Ita Ann Lane
Madison, AL 35757

Sabrina Byrd Caldwell
350 Ita Ann Lane
Madison, AL 35757

Social Security No.:

xxx-xx-0651

xxx-xx-7570

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/25/06

Thomas B Bennett
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

District/off: 1126-2
 Case: 05-13100

User: claw
 Form ID: b18

Page 1 of 2
 Total Served: 47

Date Rcvd: Jan 25, 2006

The following entities were served by first class mail on Jan 27, 2006.

db +Demetrius DuWayne Caldwell, 350 Ita Ann Lane, Madison, AL 35757-7428
 jdb +Sabrina Byrd Caldwell, 350 Ita Ann Lane, Madison, AL 35757-7428
 smg +Valrey Early, BA Birmingham, 1800 5th Avenue North, Birmingham, AL 35203-2111
 cr +United Consumers Credit Union, c/o Mark J Schultz, Gallas & Schultz,
 9140 Ward Parkway, Ste 200, Kansas City, MO 64114-3325
 4511714 +AFNI, Re: Dish Network, PO Box 3097, Bloomington, IL 61702-3097
 4511713 +Acute Community Emergency Services, 5721 West 119th Street, Overland Park, KS 66209-3722
 4511715 +Allied Interstate, RE: Sprint, PO Box 9017, Oceanside, NY 11572-9017
 4511716 +Aquila Utilities, PO Box 219703, Kansas City, MO 64121-9703
 4511717 +Asset Acceptance / Providian, PO Box 2036, Warren, MI 48090-2036
 4511718 +Bank Of America, 1422 East Grayson Street / Box 8000, San Antonio, TX 78208-1499
 4511719 +Boudreau Associates, 5 Industrial Way, Salem, NH 03079-4890
 4511720 +CAC Financial Corp, 2601 NW Expressway, Oklahoma City, OK 73112-7272
 4511722 +Car World Loan, 408 Jordan Lane NW, Huntsville, AL 35805-2624
 4511723 +Center For Rheumatology, RE: Dr. Thomas Scott, MD, 4330 Wornal Road, # 40,
 Kansas City, MO 64111-5940
 4511724 +Check Into Cash - Huntsville, C/O Check Into Cash - Pelham, 1936 Highway 31 South,
 Pelham, AL 35244-1141
 4511725 +Citi Bank, 12234 N IH 35 SB, Building B, Austin, TX 78753-1705
 4511726 +Citifinancial Home Equity, 14330 East 42nd Street, Indep, MO 64055-4751
 4511727 +Comcast, 2047 Max Luther, Huntsville, AL 35810-3878
 4511728 +Comcast Cable - Missouri, 4700 Little Blue Parkway, Independence, MO 64057-8304
 4511729 +Consumer Credit Counseling Service, 4500 East Broad Street, Columbus, OH 43213-1360
 4511730 Credit Protection Association, 1355 Noel Road, Suite 2100, Dallas, TX 75240
 4511731 +Creditor's Interchange, PO Box 1335, Buffalo, NY 14240-1335
 4511732 +Deffenbaugh Waste Management, 8905 Kaw Drive, Kansas City, KS 66111-1729
 4511734 +Dr. Sam Kalsnick, 300 SE 2nd Street, Ste 200, Lee's Summit, MO 64063-2759
 4511735 +Equidata, RE: Comcast Collection, 724 Thimble Shoals Road, Newport News, VA 23606-2574
 4511736 +FBGS, RE: Sprint Telecom, 841 East Hunting Park Avenue, Philadelphia, PA 19124-4824
 4511737 +General Account Service, RE: Ctr For Rheum Collection, 2024 Swift,
 N Kansas City, MO 64116-3478
 4511738 +Global Payments, RE: Young Champion Collection, 7050 Union Park Court,
 Midvale, UT 84047-4169
 4511739 +Household Finance, RE: Best Buy Account, 2700 Sanders Road, Prospect Heights, IL 60070-2701
 4511740 +Huntsville Athletic Club, 3250 Leeman Ferry Road, Huntsville, AL 35801-5388
 4511741 +Kansas City Internal Medicine, 6420 Prospect, Suite T101, Kansas City, MO 64132-4100
 4511742 +Kansas Department Of Revenue, Missouri Department Of Revenue, PO Box 12005,
 Topeka, KS 66612-2005
 4511744 +LVNV Funding House, PO Box 740281, Houston, TX 77274-0281
 4511743 +LabCorp, 1706 North Corrington Avenue, Kansas City, MO 64120-2418
 4511745 +Medical Center Of Independence, RE: Kansas Counselors, 17203 East 23rd Street,
 Independence, MO 64057-1859
 4511746 Midland Collections, RE: Providian Account, 5575 Roscoe Court, San Diego, CA 91823
 4511747 +Missouri Gas Energy, PO Box 219255, Kansas City, MO 64121-9255
 4511749 +Redstone Federal Credit Union, 220 Wynn Drive NW, Huntsville, AL 35893-0001
 4511750 +Saxon Home Mortgage, 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
 4511751 +Saxon Mortgage, 5420 Northeast Sunshine Drive, Lee's Summit, MO 64064-2482
 4511752 +Sherman Acquisitions, Re: Best Buy / HH Bank, PO Box 10584, Greenville, SC 29603-0584
 4560799 +United Consumers Credit Union, c/o Mark J. Schultz, 9140 Ward Parkway, Suite 200,
 Kansas City, MO 64114-3325
 4511753 +United Consumers Credit Union, 2326 South Savage, Independence, MO 64055-1666
 4511754 +XACT, 5300 Speaker Road, Kansas City, KS 66106-1050

The following entities were served by electronic transmission on Jan 26, 2006 and receipt of the transmission was confirmed on:

4511718 +EDI: BANKAMER2.COM Jan 26 2006 08:51:00 Bank Of America,
 1422 East Grayson Street / Box 8000, San Antonio, TX 78208-1499
 4511721 +EDI: CAPITALONE.COM Jan 26 2006 08:51:00 Capital One Bank, PO Box 85015,
 Richmond, VA 23285-5015
 4511733 +EDI: ESSL.COM Jan 26 2006 08:51:00 Dish Network / EchoStar, 5701 South Santa Fe Drive,
 Littleton, CO 80120-1813
 4511739 +EDI: HFC.COM Jan 26 2006 08:51:00 Household Finance, RE: Best Buy Account,
 2700 Sanders Road, Prospect Heights, IL 60070-2701
 4511748 +EDI: PROVID.COM Jan 26 2006 08:51:00 Providian, PO Box 660487, Dallas, TX 75266-0487
 TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1126-2
Case: 05-13100

User: claw
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.